

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> Form PTO-1449 (Modified) (Use several sheets if necessary)		<b>COMPLETE IF KNOWN</b>	
		Application Number	09/900,489
		Confirmation Number	4188
		Filing Date	July 5, 2001
		First Named Inventor	Mary B. Phelps
		Group Art Unit	2462 3623
		Examiner Name	T. GRAYSAY
		Attorney Docket No.	243768061US (25MB-0074)
Sheet	1	of	2

U.S. PATENT DOCUMENTS						
Examiner Initials	Cite No.	U.S. Patent or Application		Name of Patentee or Inventor of Cited Document	Date of Publication or Filing Date of Cited Document	Pages, Columns, Lines, Where Relevant Figures Appear
		NUMBER	Kind Code (if known)			
	AA	2002/0055900		Kansal	5/9/02	
	AB	6,263,322		Kirkevold et al.	7/17/01	
	AC					
	AD					
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	AK							
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OTHER PRIOR ART-NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume issue number(s), publisher, city and/or country where published.	T
	AP	Reid, Kate, "Contractual Risk and Internet Commerce," Journal of Law and Information Science, Vol. 11, No. 2, 2001	
	AQ	Project Management Institute, "Project Program: Risk Management: A Guide to Managing Project Risks & Opportunities," Chapters I and IX, Edited by R. Max Wideman, Copyright 1992	
	AR	Advertisement for "Contractual Risk Management - 3-Hour Risk Management Workshop for Comcover Members," June 2002	

EXAMINER <b>T. GRAYSAY</b>	DATE CONSIDERED <b>6/13/05</b>
*EXAMINER: Initial if reference considered, whether or not criteria is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to application(s).	